

## **Individual Market – 2022**

### **General Information:**

The listed carriers have health benefit plans approved to be offered in Virginia's 2022 individual market. Please be aware that:

- A carrier might not offer health benefit plans in all areas of Virginia;
- A carrier may restrict enrollment to open enrollment or special enrollment periods;
- Certain other restrictions may apply.

### **Definitions – as used in this list:**

- \* **EPO (Exclusive Provider Organization) Product** – A plan covering health care services provided only through a specified network of providers, except in emergency situations.
- \* **HMO (Health Maintenance Organization) Product** — A product offered by a company licensed as an HMO covering health care services provided only through a specified network of providers, except in emergency situations.
- \* **POS (Point-of-Service) Product** – A product offered by a company licensed as an HMO covering health care services provided through a network of participating providers and *out-of-network providers*. Typically, a POS requires the policyholder to pay higher costs when he seeks care from an *out-of-network provider*.
- \* **PPO (Preferred Provider Organization) Product** – A product offered by an insurance company covering health care services provided through a network of participating providers and *out-of-network providers*. Typically, a PPO requires the policyholder to pay higher costs when he seeks care from an *out-of-network provider*.
- \*\* **Health Benefit Exchange** – Virginia's Exchange continues to operate through HealthCare.gov. For information about your enrollment options, please go to [healthcare.gov](https://healthcare.gov). To find a qualified assister to help with shopping for coverage, go to [assistance \(coverva.org\)](https://assistance.coverva.org)

### **Disclaimer:**

This list is for informational purposes only and is not an endorsement by the SCC of any product, service, person, or company. This list is current as of the date noted below. If you have any questions, contact the company, an agent, or Bureau of Insurance at (804) 371-9691 or toll-free at 1-877-310-6560.

Carrier Name	Product Type*	Intended Availability of Plans	
		On Health Benefit Exchange**	Off Health Benefit Exchange**

<b>Aetna Life Insurance Company</b> 151 Farmingham Avenue Hartford, CT 05156  1-800-872-3862 <a href="#">Aetna</a>	EPO	Yes	Yes
<b>Bright Health Insurance Company</b> 8000 Norman Center Drive, Ste 1200 Minneapolis, MN 55437  1-877-298-5398 <a href="#">Bright HealthCare</a>	EPO	Yes	Yes
<b>CareFirst BlueChoice, Inc.</b> 1501 South Clinton Street Mail Stop CT 10-06 Baltimore, MD 21224  1-800-544-8703 <a href="#">carefirst.com</a>	HMO	Yes	Yes
<b>Cigna Health and Life Insurance Co.</b> 900 Cottage Grove Road Bloomfield, CT 06002  1-800-244-6224 <a href="#">cigna.com</a>	EPO	Yes	Yes
<b>Group Hospitalization and Medical Services, Inc. (CareFirst Blue Cross and Blue Shield)</b> 1510 South Clinton Street Mail Stop CT 10-06 Baltimore, MD 21224  1-800-544-8703 <a href="#">carefirst.com</a>	PPO	Yes	Yes

Carrier Name	Product Type*	Intended Availability of Plans	
		On Health Benefit Exchange**	Off Health Benefit Exchange**
<b>HealthKeepers, Inc.</b> 2015 Staples Mill Road Richmond, VA 23230  1-855-748-1810 <a href="http://anthem.com">anthem.com</a>	HMO	Yes	Yes
<b>Innovation Health Plan, Inc.</b> 151 Farmington Avenue, #Rt21 Hartford, CT 06156  1-800-842-3862 <a href="http://innovationhealth.com">innovationhealth.com</a>	HMO	Yes	Yes
<b>Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.</b> 2101 East Jefferson Street Rockville, MD 20852  1-800-488-3590 <a href="http://kp.org">kp.org</a>	HMO	Yes	Yes
<b>Optima Health Insurance Company</b> 4417 Corporation Lane Virginia Beach, VA 23462  1-866-532-7713 <a href="http://optimahealth.com">optimahealth.com</a>	PPO	No	Yes
<b>Optima Health Plan</b> 4417 Corporation Lane Virginia Beach, VA 23462  1-866-532-7713 <a href="http://optimahealth.com">optimahealth.com</a>	HMO	Yes	Yes

Carrier Name	Product Type*	Intended Availability of Plans	
		On Health Benefit Exchange**	Off Health Benefit Exchange**
<b>Optimum Choice, Inc.</b> 4 Taft Court Rockville, MD 20850  1-888-842-4571 <a href="http://uhc.com">uhc.com</a>	HMO	Yes	Yes
<b>Oscar Insurance Company</b> 75 Varick Street 5 <sup>th</sup> Floor New York, NY 10013  1-855-672-2788 <a href="http://hioscar.com">hioscar.com</a>	EPO	Yes	Yes
<b>Piedmont Community HealthCare HMO, Inc.</b> 2316 Atherholt Road Lynchburg, VA 24501  1-800-400-7247 <a href="http://pchp.net">pchp.net</a>	HMO	Yes	Yes